

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Eric Lamback
 Debtor

Case No. 11-18078-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
 Form ID: 180NEW

Page 1 of 3
 Total Noticed: 36

Date Rcvd: Feb 17, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2012.

db #+Eric Lamback, 751 Germantown Pike, Lafayette Hill, PA 19444-1620
 smg City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,
 Philadelphia, PA 19106-4404
 cr U.S. Bank National Association as Trustee by its a, Stern & Eisenberg PC, 261 Old York Road,
 410 The Pavilion, Jenkintown, PA 19046
 cr +U.S. Bank National Association, As Trustee, As Suc, Linebarger Goggan Blair & Sampson, LLP,
 4 Penn Center, 1600 JFK Blvd., Suite 910, Philadelphia, PA 19103-2818
 12580524 +American Express, Law Office Burton Neil & Associates, 1060 Andrew Dr., Suite 170,
 West Chester, PA 19380-5601
 12580526 Banner Life Insurance, PO Box 740526, Atlanta, GA 30374-0526
 12580530 Chase Auto Finance, PO Box 78101, Phoenix, AZ 85062-8101
 12580531 City Of Philadelphia, PO Box 8500-2451, Philadelphia, PA 19178-2451
 12580532 +City Of Philadelphia Law Department, C/O City Solicitor, 1515 Arch Street - 15th Floor,
 Philadelphia, PA 19102-1595
 12580533 +Commonwealth Of PA, Office Of Attorney General, 21 S 12th Street, 3rd FL,
 Philadelphia, PA 19107-3604
 12580534 Firstsource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
 12580535 Ford Motor Credit Company, C/O Joann Needleman, 935 One Penn Center 1617 JFK Blvd,
 Philadelphia, PA 19103
 12580536 +GE Money, Law Office Of Joe Pezzuto, 4013 E Broadway, Suite A2, Phoenix, AZ 85040-8818
 12580537 +HSBC Card Services, Stoneleigh Recovery Assoc, PO Box 1479, Lombard, IL 60148-8479
 12580539 IRS, Allison M. Sigler, 200 Lakeside Drive, Suite 220, Horsham, PA 19044-2321
 12580541 +Key Bank, EOS CCA, PO Box 169, Norwell, MA 02061-0169
 12580542 Land Rover Capital Group, C/O Joann Needleman, 935 One Penn Center 1617 JFK Blvd,
 Philadelphia, PA 19103
 12580543 +Linebager Goggan Blair & Sampson, LLP, 4 Penn Center 1600 JFK Bldv., Suite 910,
 Philadelphia, PA 19103-2818
 12580545 +Peggy Cunningham - Natividad Reyes, C/O Bruce M. Ludwig, Esquire,
 1845 Walnut Street, 24th Floor, Philadelphia, PA 19103-4708
 12580546 Putnam Leasing, C/O Bernstein Law Firm, Firm 718 Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219
 12580547 +Tracy Bishop - Pamela Brooks -, C/O Bruce M. Ludwig Esquire, 1845 Walnut Street, 24th Floor,
 Philadelphia, PA 19103-4708
 12670466 +U.S. Bank National Association, As Trustee, As Successor in Interest to,
 Wachovia Bank, N.A., As Trustee, 4 Penn Center, Suite 910, Philadelphia, PA 19103-2818
 12580548 +US Bank National Association, C/O Stern & Eisenberg, 261 Old York Road, Suite 410,
 Jenkintown, PA 19046-3722

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 18 2012 04:40:59
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Feb 18 2012 03:18:00 Capital Recovery IV LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 12594884 EDI: BECKLEE.COM Feb 18 2012 03:18:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 12621925 +EDI: ATLASACQU.COM Feb 18 2012 03:18:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 12580525 EDI: BANKAMER.COM Feb 18 2012 03:18:00 Bank Of America, PO Box 15019,
 Wilmington, DE 19886-5019
 12580527 +EDI: TSYS2.COM Feb 18 2012 03:18:00 Bloomingdales, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 12580528 +EDI: CAPITALONE.COM Feb 18 2012 03:18:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 12580529 EDI: CAPITALONE.COM Feb 18 2012 03:18:00 Capital One Bank, USA, PO Box 71083,
 Charlotte, NC 28272-1083
 12580538 +EDI: HFC.COM Feb 18 2012 03:18:00 HSBC Card Services, PO Box 17051,
 Baltimore, MD 21297-1051
 12580540 EDI: IRS.COM Feb 18 2012 03:18:00 IRS, Department Of Treasury, PO Box 80110,
 Cincinnati, OH 45280-0010
 12580544 Fax: 407-737-5634 Feb 18 2012 04:13:11 Ocwen Loan Servicing, PO Box 24737,
 West Palm Beach, FL 33416-4737
 12613576 EDI: RECOVERYCORP.COM Feb 18 2012 03:18:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 12

District/off: 0313-2

User: Virginia
Form ID: 180NEW

Page 2 of 3
Total Noticed: 36

Date Rcvd: Feb 17, 2012

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
12580550* +American Express, Law Office Burton Neil & Associates, 1060 Andrew Dr., Suite 170,
West Chester, PA 19380-5601
12580551* Bank Of America, PO Box 15019, Wilmington, DE 19886-5019
12580552* Banner Life Insurance, PO Box 740526, Atlanta, GA 30374-0526
12580553* +Bloomingdales, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
12580554* +Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
12580555* Capital One Bank, USA, PO Box 71083, Charlotte, NC 28272-1083
12580556* Chase Auto Finance, PO Box 78101, Phoenix, AZ 85062-8101
12580557* City Of Philadelphia, PO Box 8500-2451, Philadelphia, PA 19178-2451
12580558* +City Of Philadelphia Law Department, C/O City Solicitor, 1515 Arch Street - 15th Floor,
Philadelphia, PA 19102-1595
12580559* +Commonwealth Of PA, Office Of Attorney General, 21 S 12th Street, 3rd FL,
Philadelphia, PA 19107-3604
12580560* Firstsource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
12580561* Ford Motor Credit Company, C/O Joann Needleman, 935 One Penn Center 1617 JFK Blvd,
Philadelphia, PA 19103
12580562* +GE Money, Law Office Of Joe Pezzuto, 4013 E Broadway, Suite A2, Phoenix, AZ 85040-8818
12580563* +HSBC Card Services, PO Box 17051, Baltimore, MD 21297-1051
12580563* +HSBC Card Services, Stoneleigh Recovery Assoc, PO Box 1479, Lombard, IL 60148-8479
12580566* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: IRS, Department Of Treasury, PO Box 80110,
Cincinnati, OH 45280-0010)
12580565* IRS, Allison M. Sigler, 200 Lakeside Drive, Suite 220, Horsham, PA 19044-2321
12580567* +Key Bank, EOS CCA, PO Box 169, Norwell, MA 02061-0169
12580568* Land Rover Capital Group, C/O Joann Needleman, 935 One Penn Center 1617 JFK Blvd,
Philadelphia, PA 19103
12580569* +Linebager Goggan Blair & Sampson, LLP, 4 Penn Center 1600 JFK Bldv., Suite 910,
Philadelphia, PA 19103-2818
12580570* Ocwen Loan Servicing, PO Box 24737, West Palm Beach, FL 33416-4737
12580571* +Peggy Cunningham - Natividad Reyes, C/O Bruce M. Ludwig, Esquire,
1845 Walnut Street, 24th Floor, Philadelphia, PA 19103-4708
12580572* Putnam Leasing, C/O Bernstein Law Firm, Firm 718 Suite 2200 Gulf Tower,
Pittsburgh, PA 15219
12580573* +Tracy Bishop - Pamela Brooks -, C/O Bruce M. Ludwig Esquire, 1845 Walnut Street, 24th Floor,
Philadelphia, PA 19103-4708
12580574* +US Bank National Association, C/O Stern & Eisenberg, 261 Old York Road, Suite 410,
Jenkintown, PA 19046-3722

TOTALS: 0, * 27, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2012

Signature:



District/off: 0313-2

User: Virginia
Form ID: 180NEW

Page 3 of 3
Total Noticed: 36

Date Rcvd: Feb 17, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2012 at the address(es) listed below:

ALLEN B. DUBROFF on behalf of Debtor Eric Lamback allen@dubrofflawllc.com,
kami@dubrofflawllc.com

ARTHUR P. LIEBERSOHN arthurliebersohn@comcast.net, PA25@ecfbis.com

GILBERT B. WEISMAN on behalf of Creditor American Express Bank FSB notices@becket-lee.com

JANE C. SCHLEICHTER on behalf of Creditor U.S. Bank National Association, As Trustee, As Suc
jane.rybicki@publicans.com

STEVEN K. EISENBERG on behalf of Creditor U.S. Bank National Association as Trustee by its
attorney in fact Ocwen Loan Servicing LLC seisenberg@sterneisenberg.com,

dbogucki@sterneisenberg.com/hcapasso@sterneisenberg.com;aharrigan@sterneisenberg.com;jrejent@ster
neisenberg.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Eastern District of Pennsylvania

Case No. 11-18078-elf

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric Lamback
751 Germantown Pike
Lafayette Hill, PA 19444

Social Security No.:

xxx-xx-1455

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/17/12

Eric L. Frank
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.